

FIG. 2

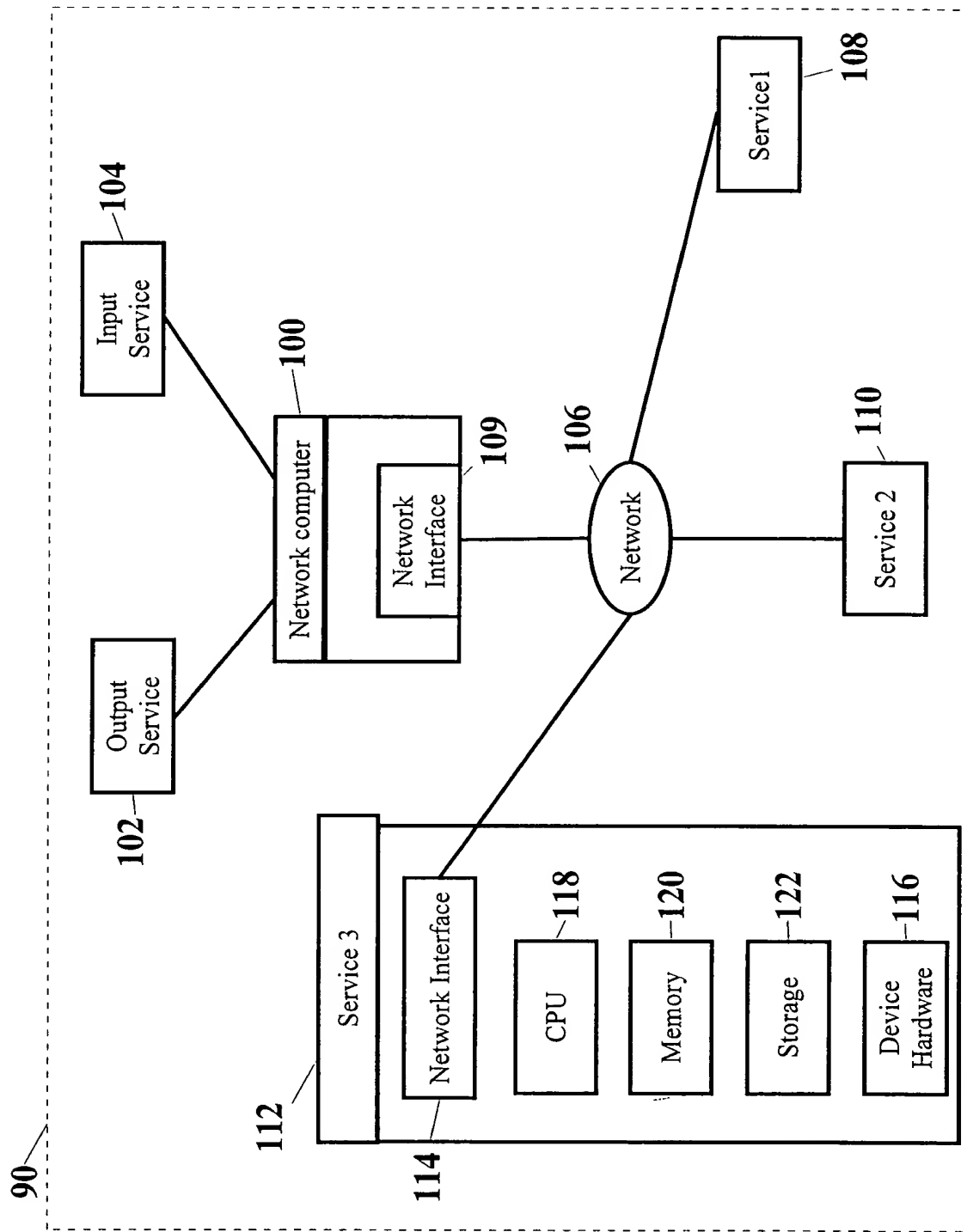


FIG. 3

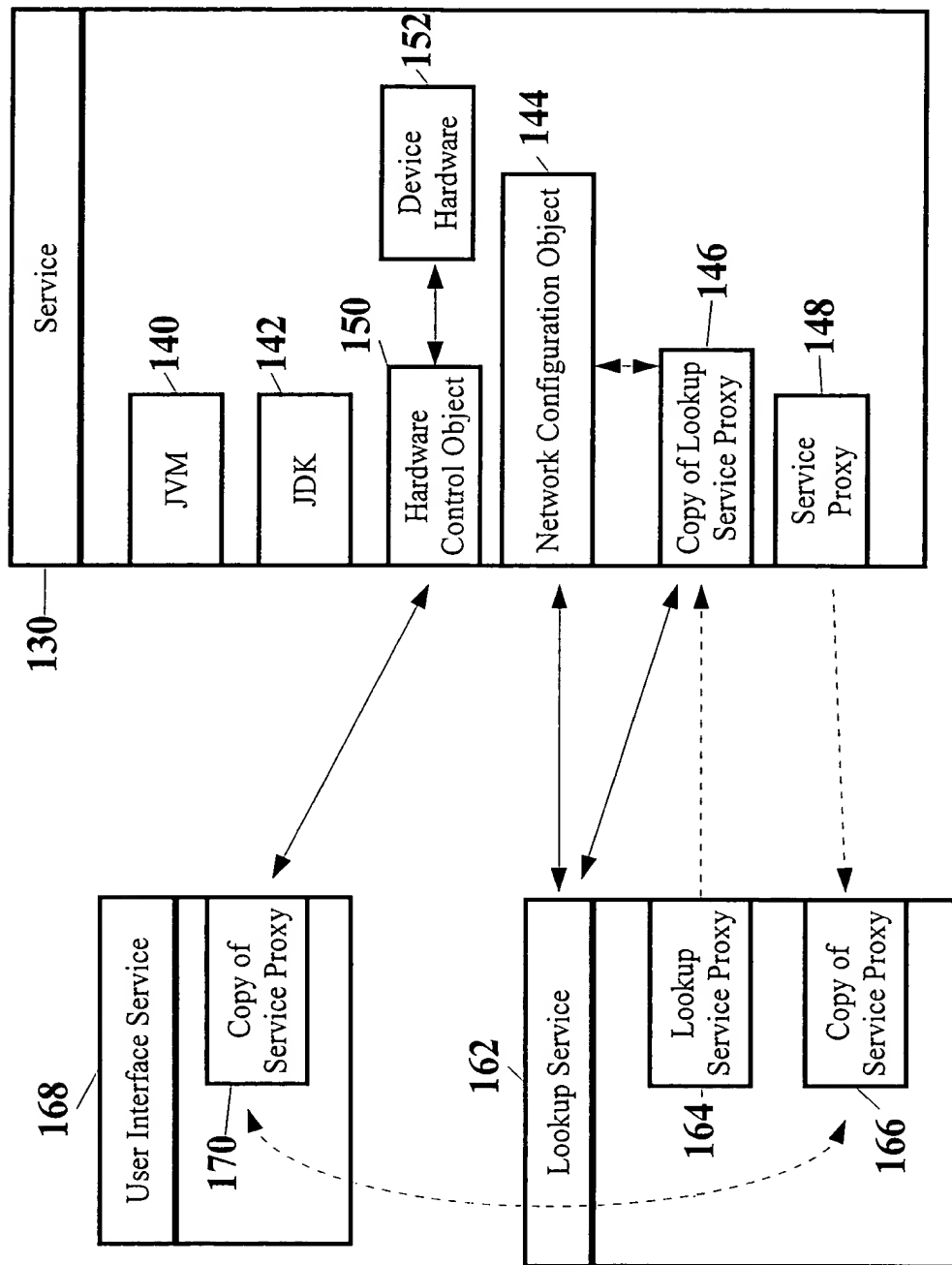


FIG. 4

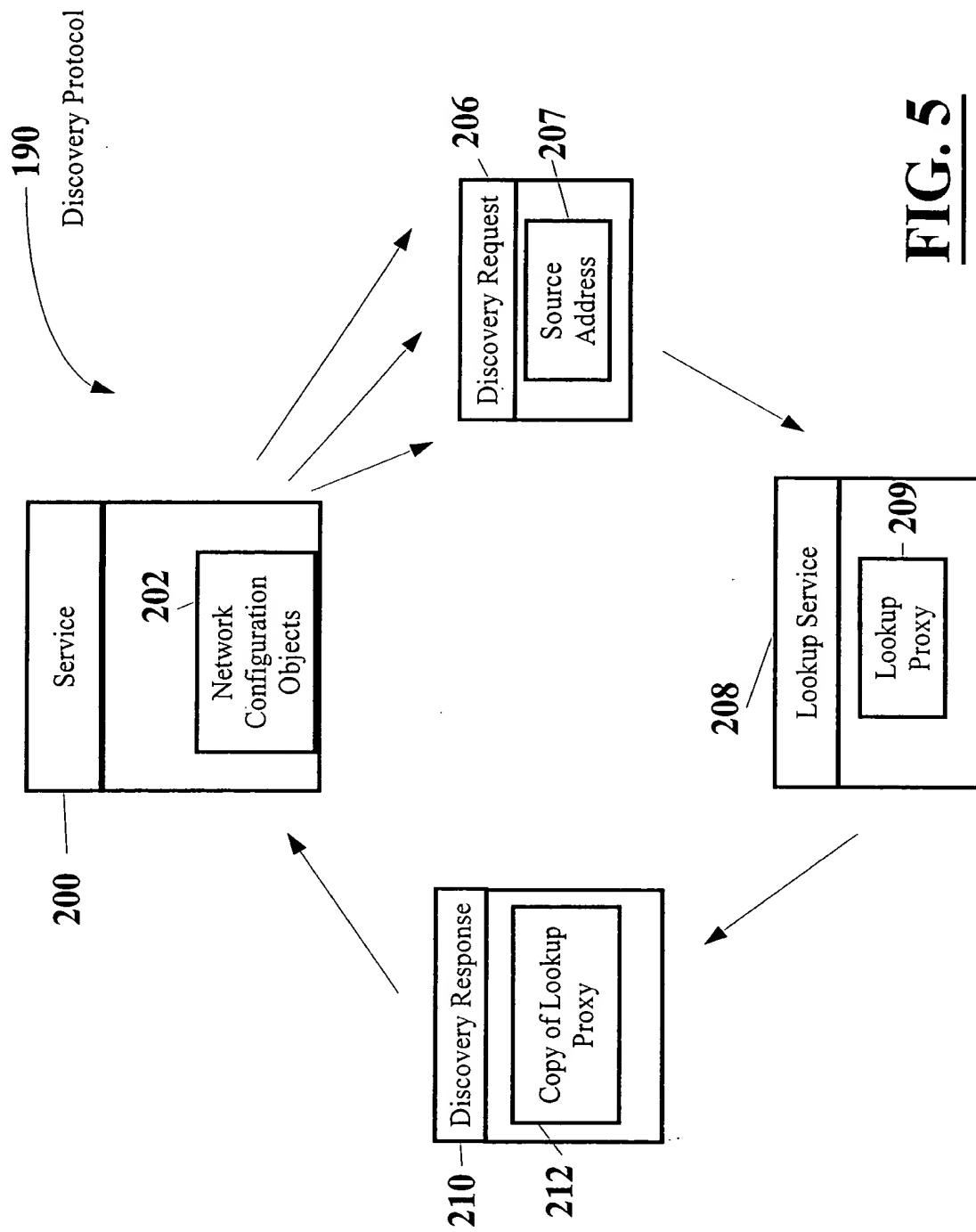


FIG. 5

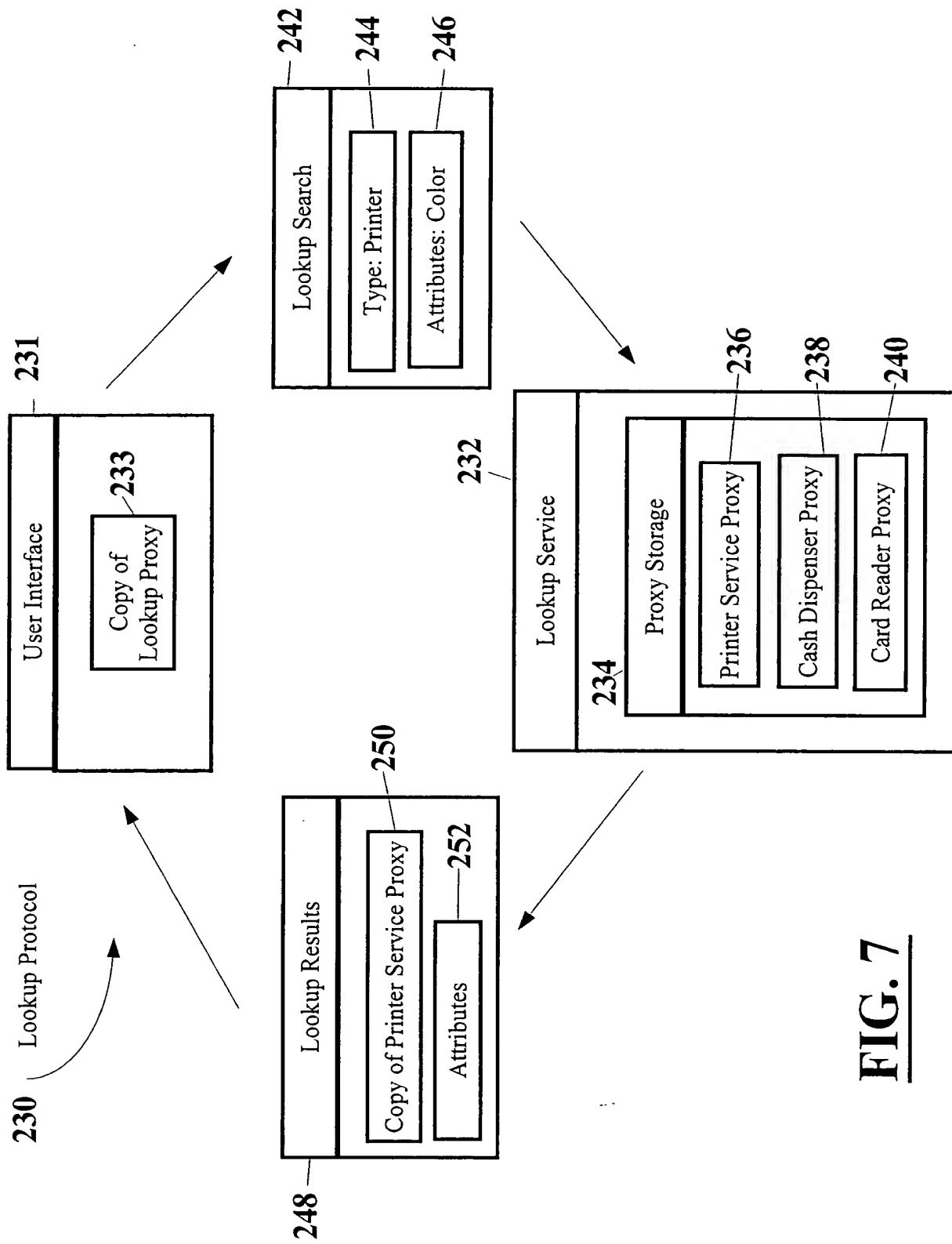


FIG. 7

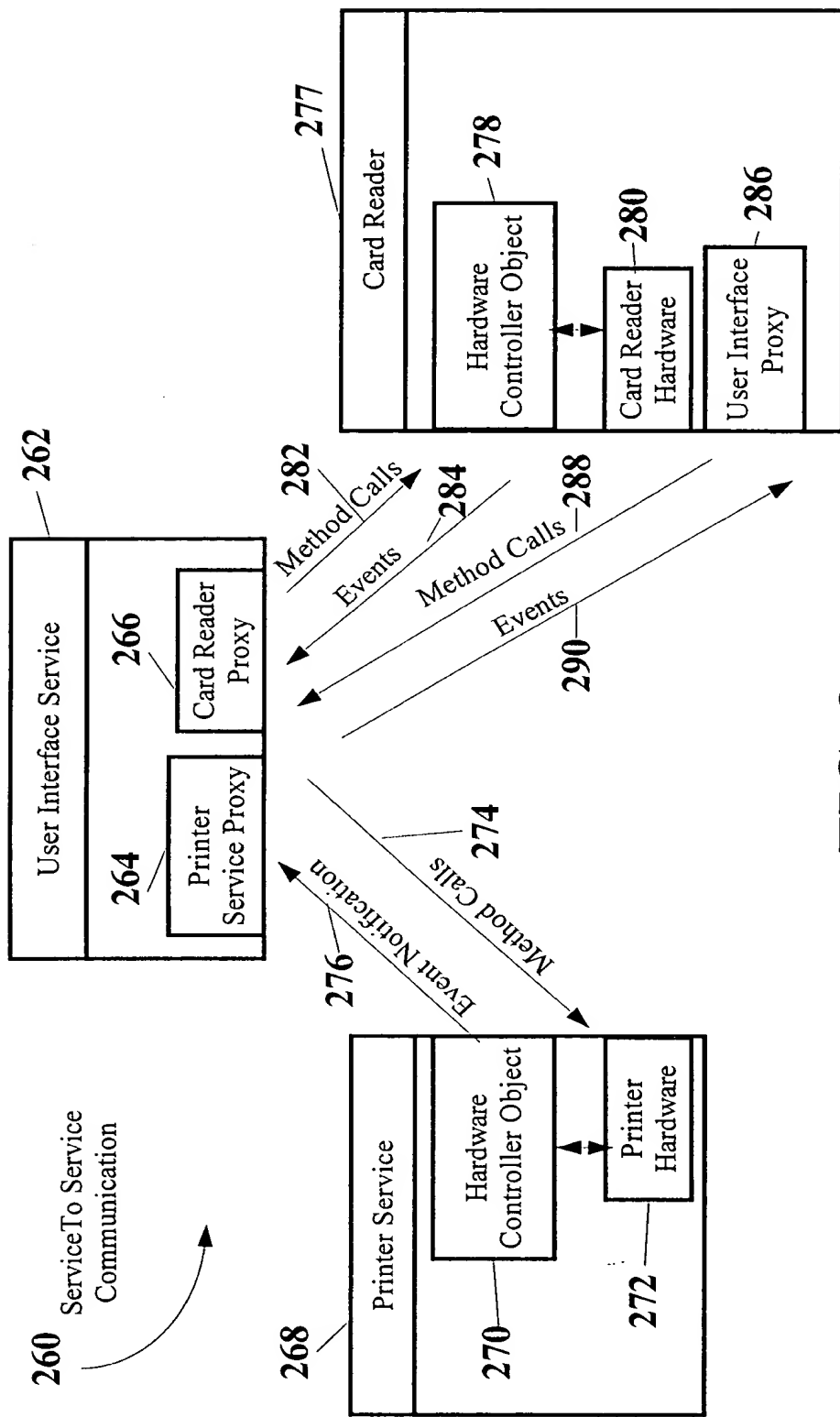


FIG. 8

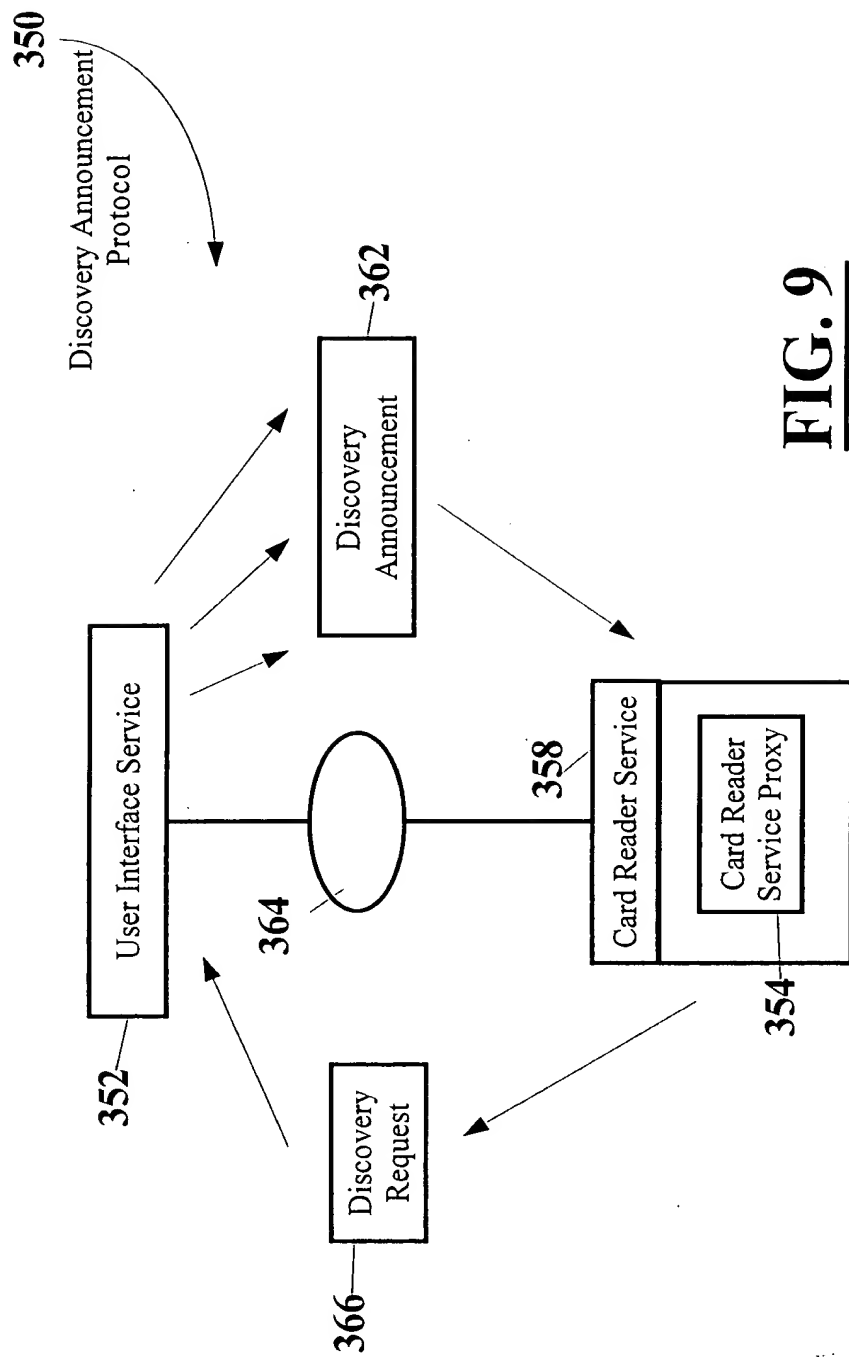


FIG. 9

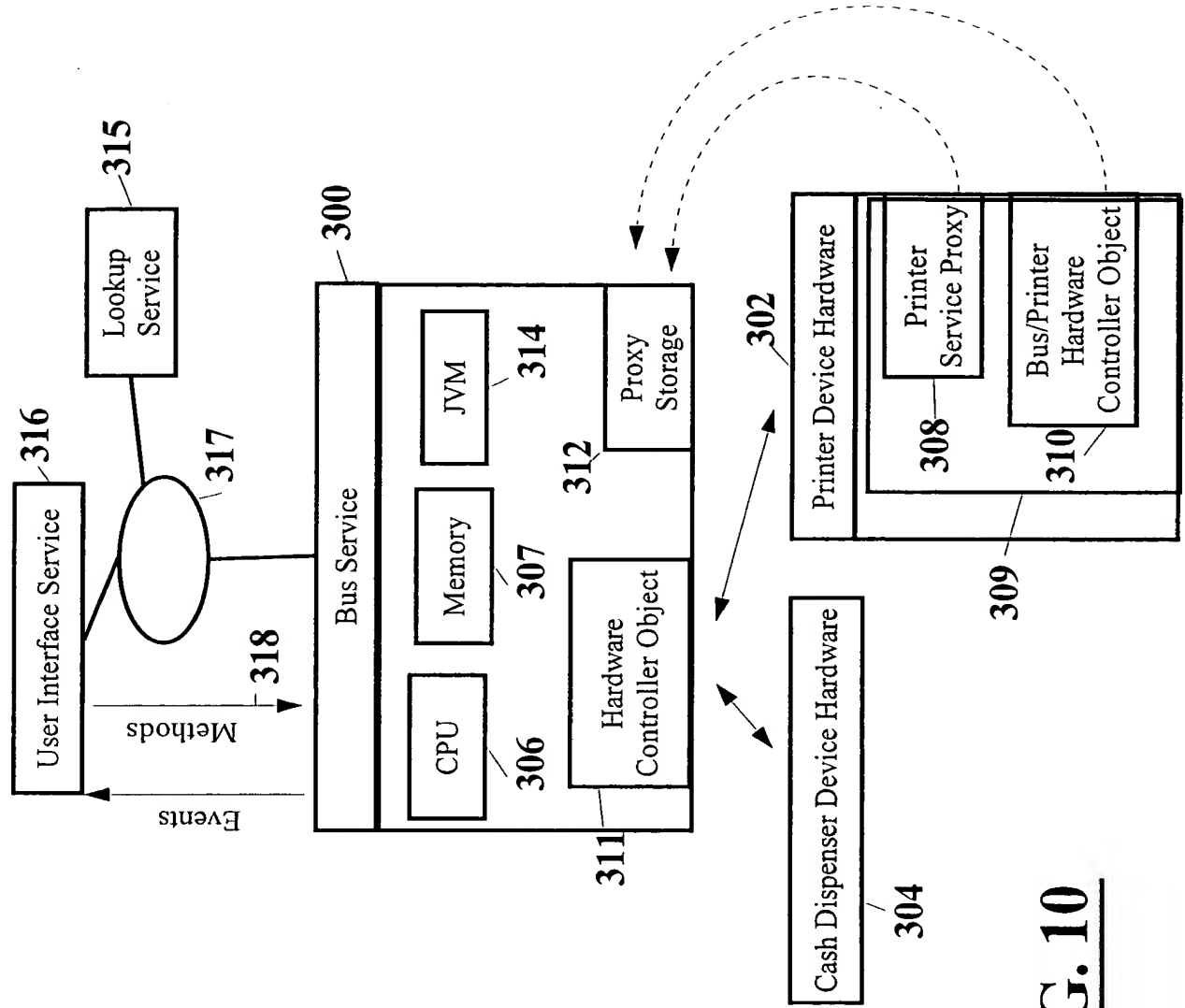


FIG. 10

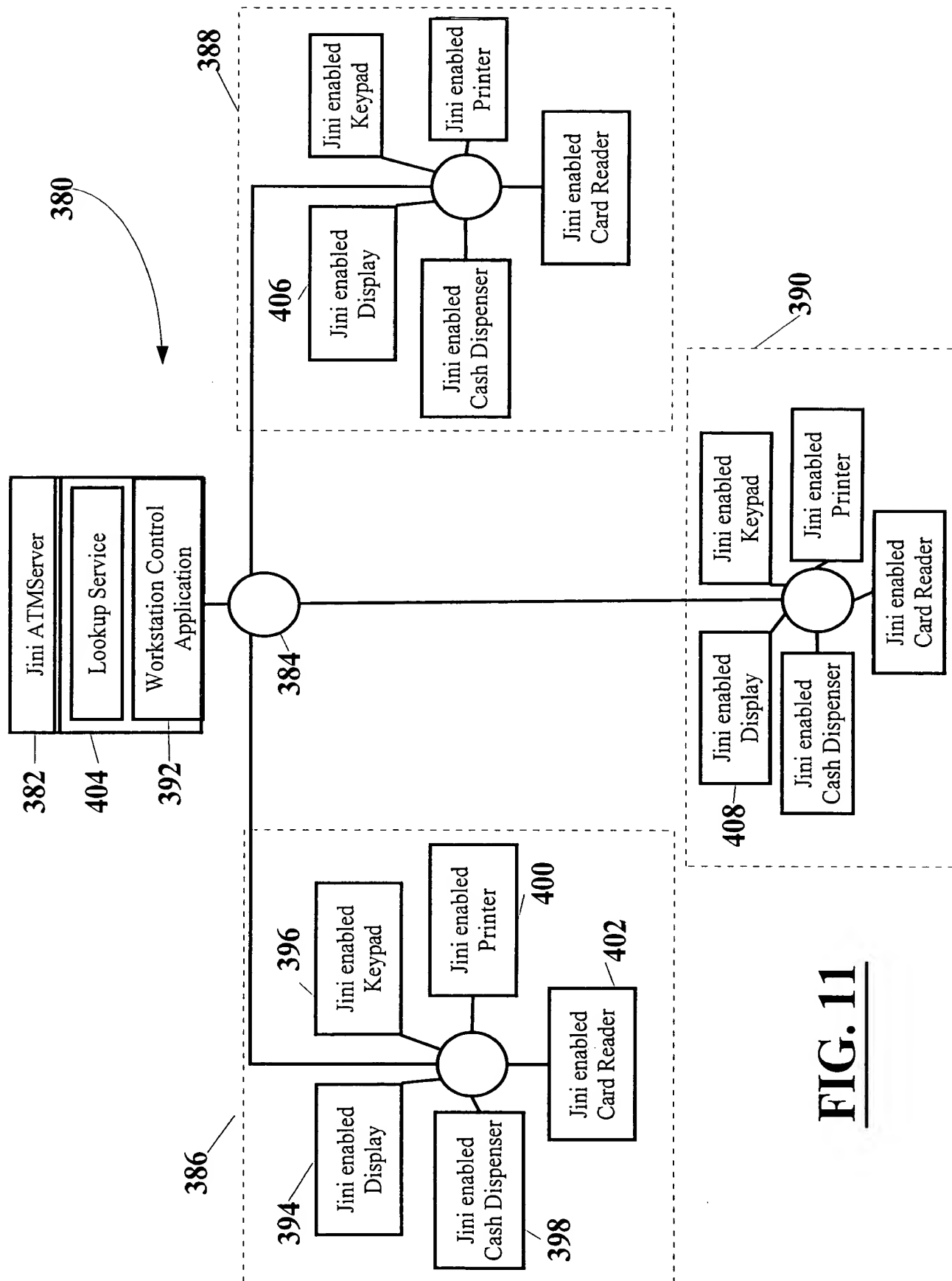


FIG. 11

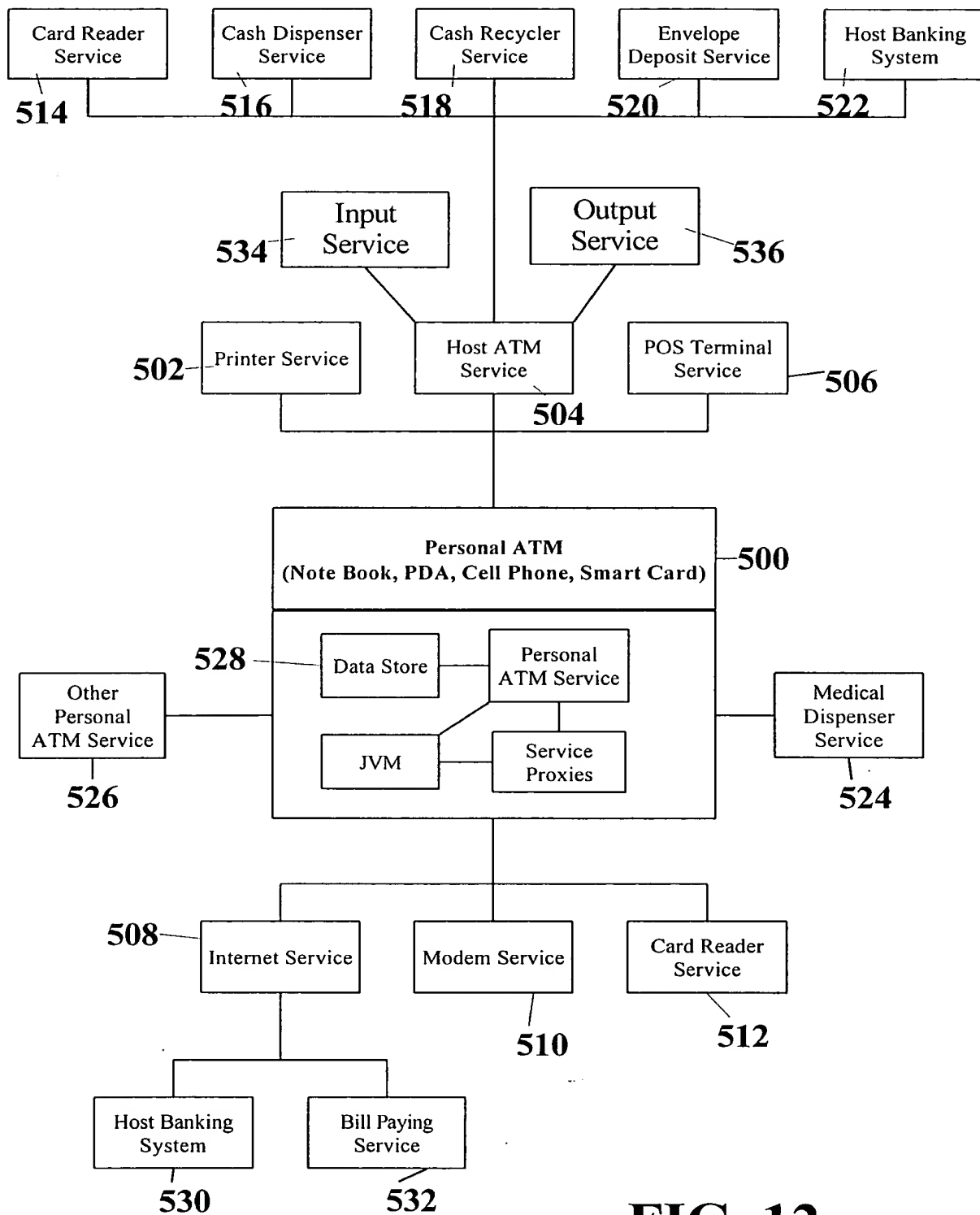


FIG. 12

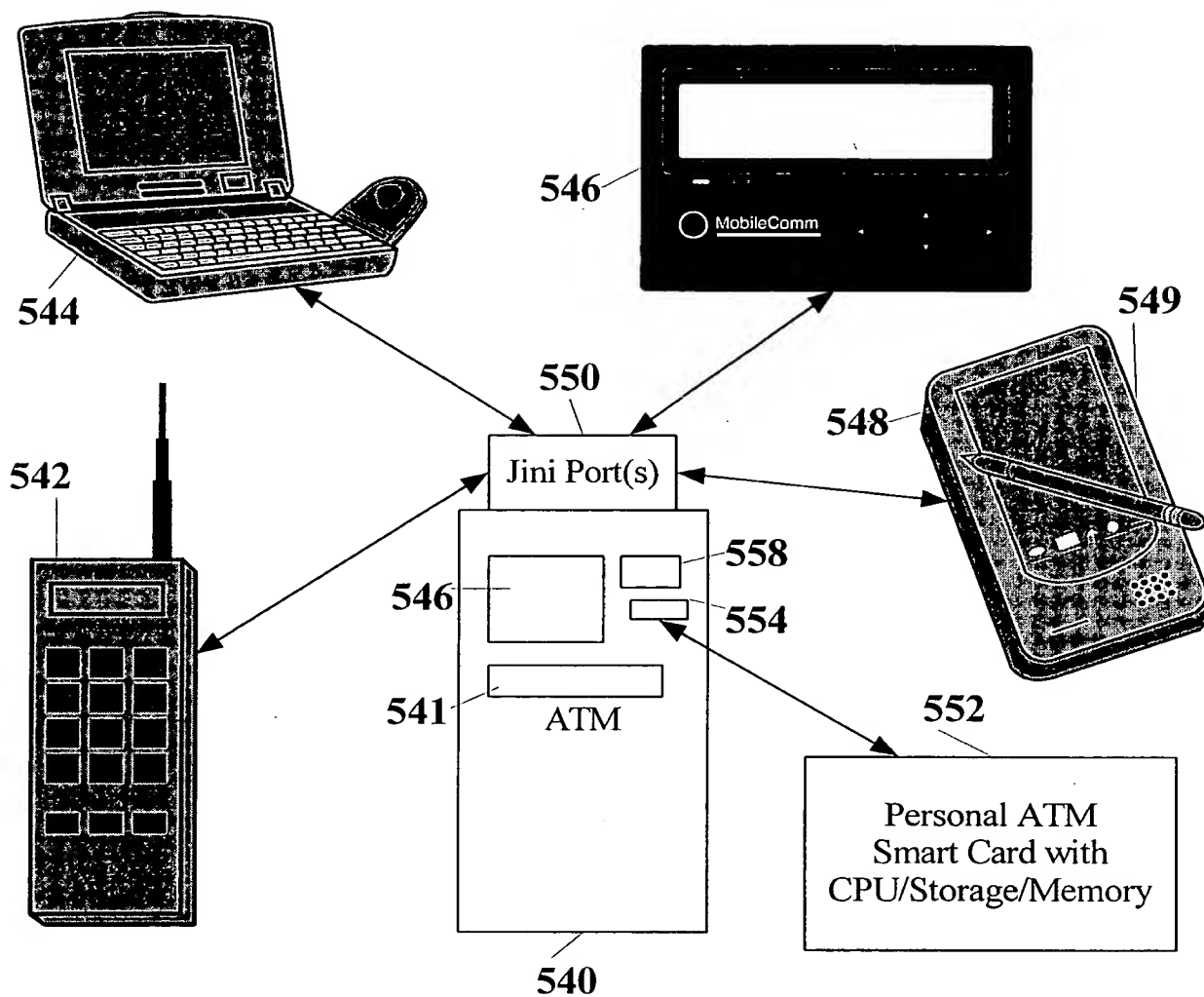
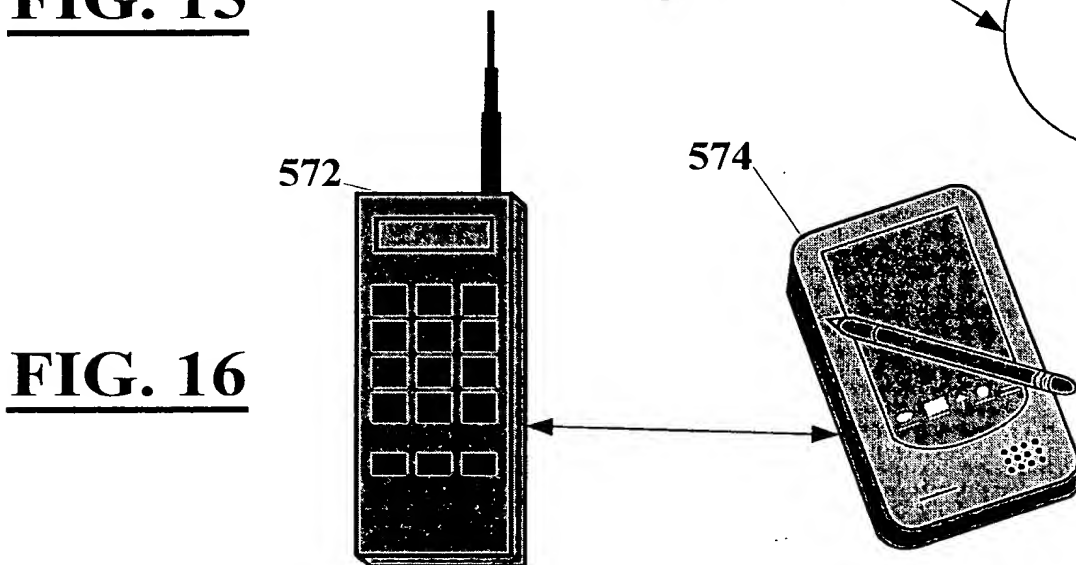
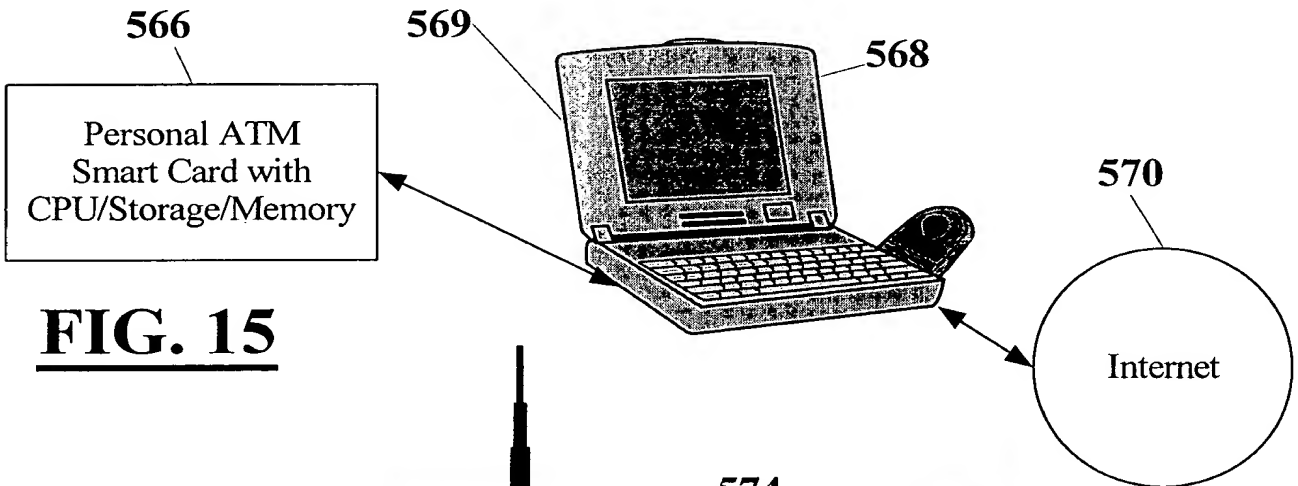
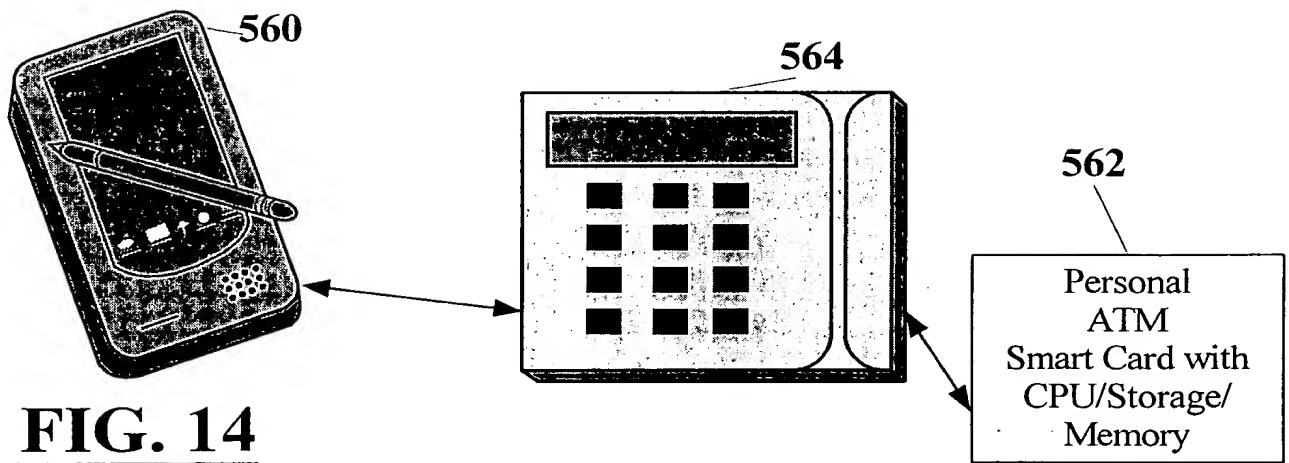


FIG. 13



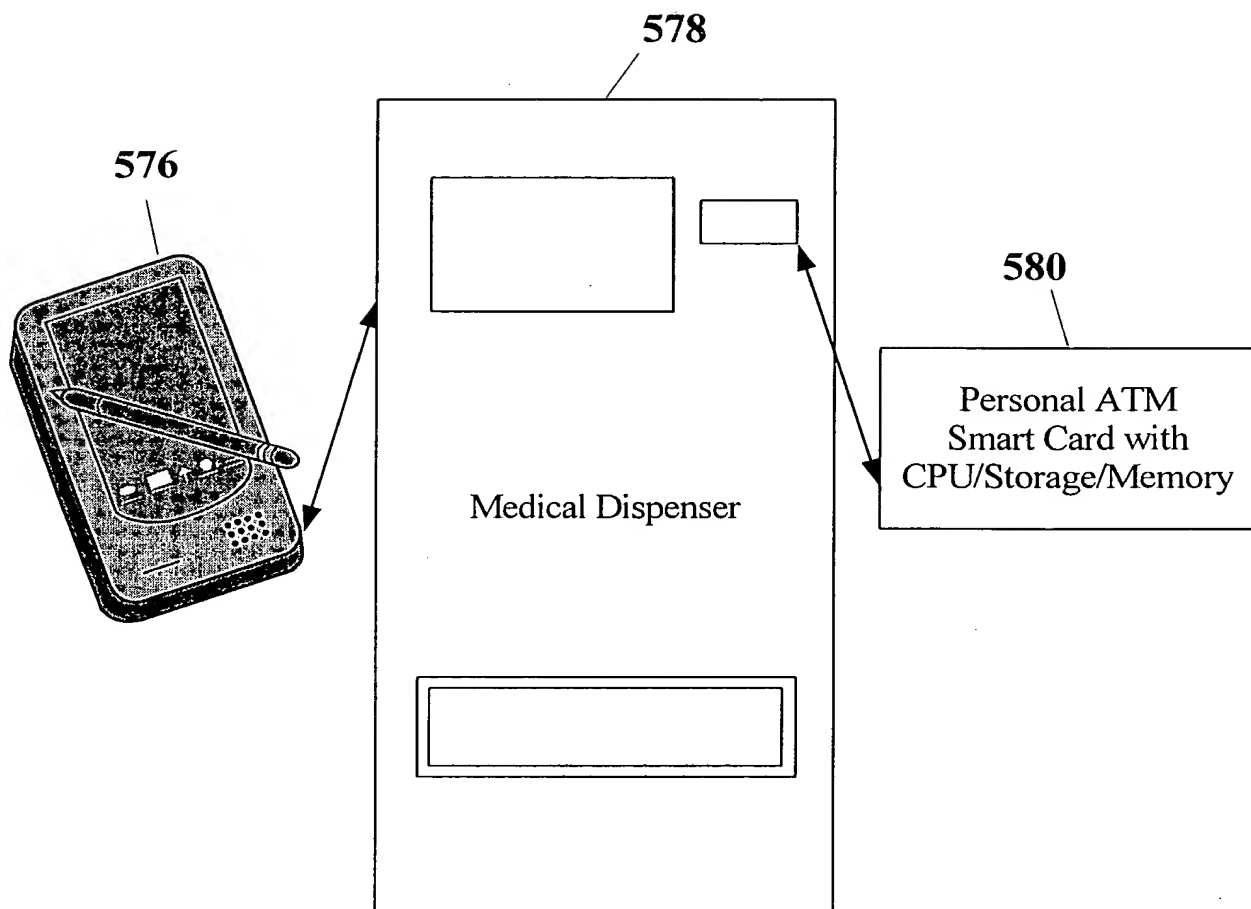


FIG. 17

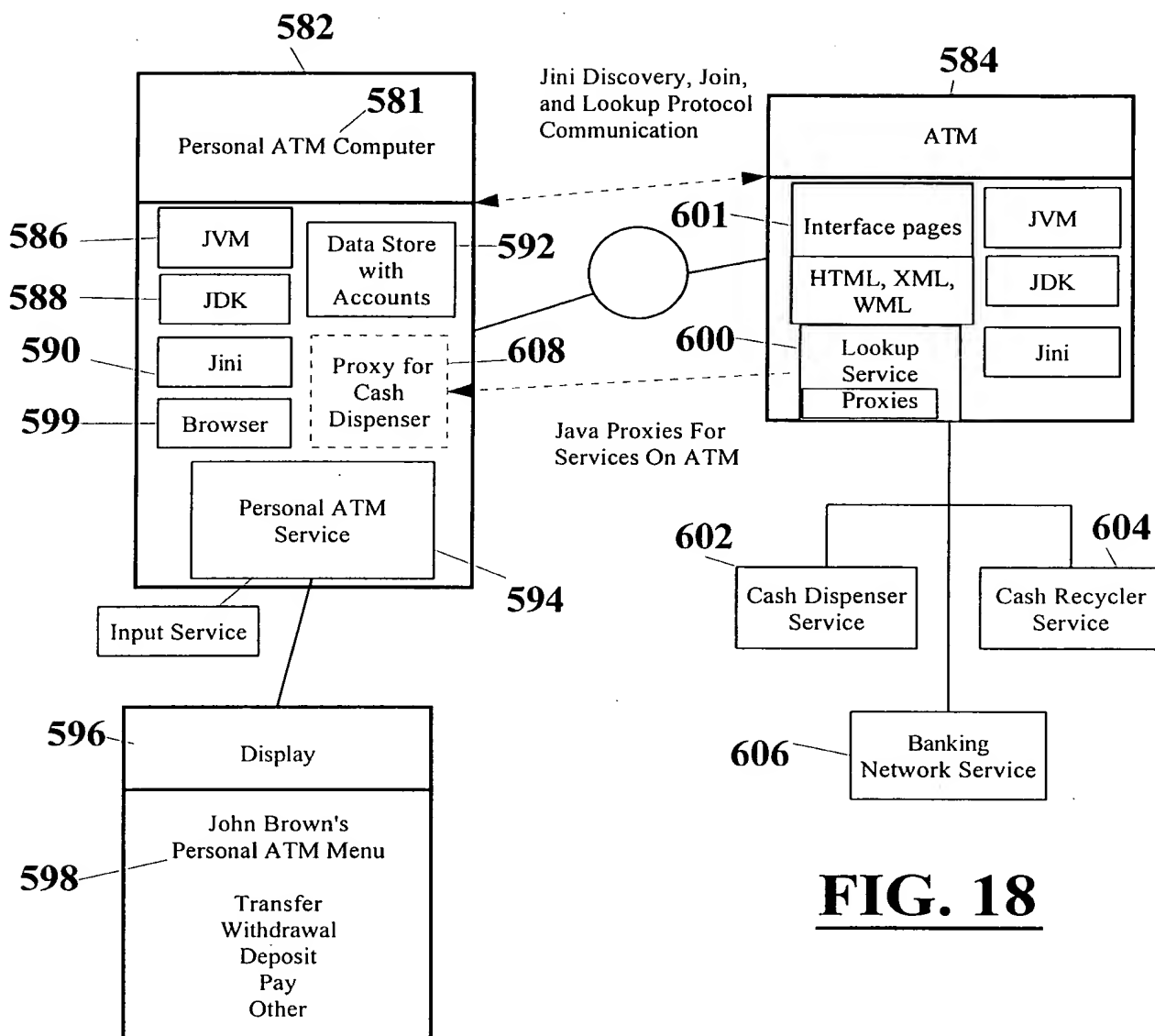


FIG. 18

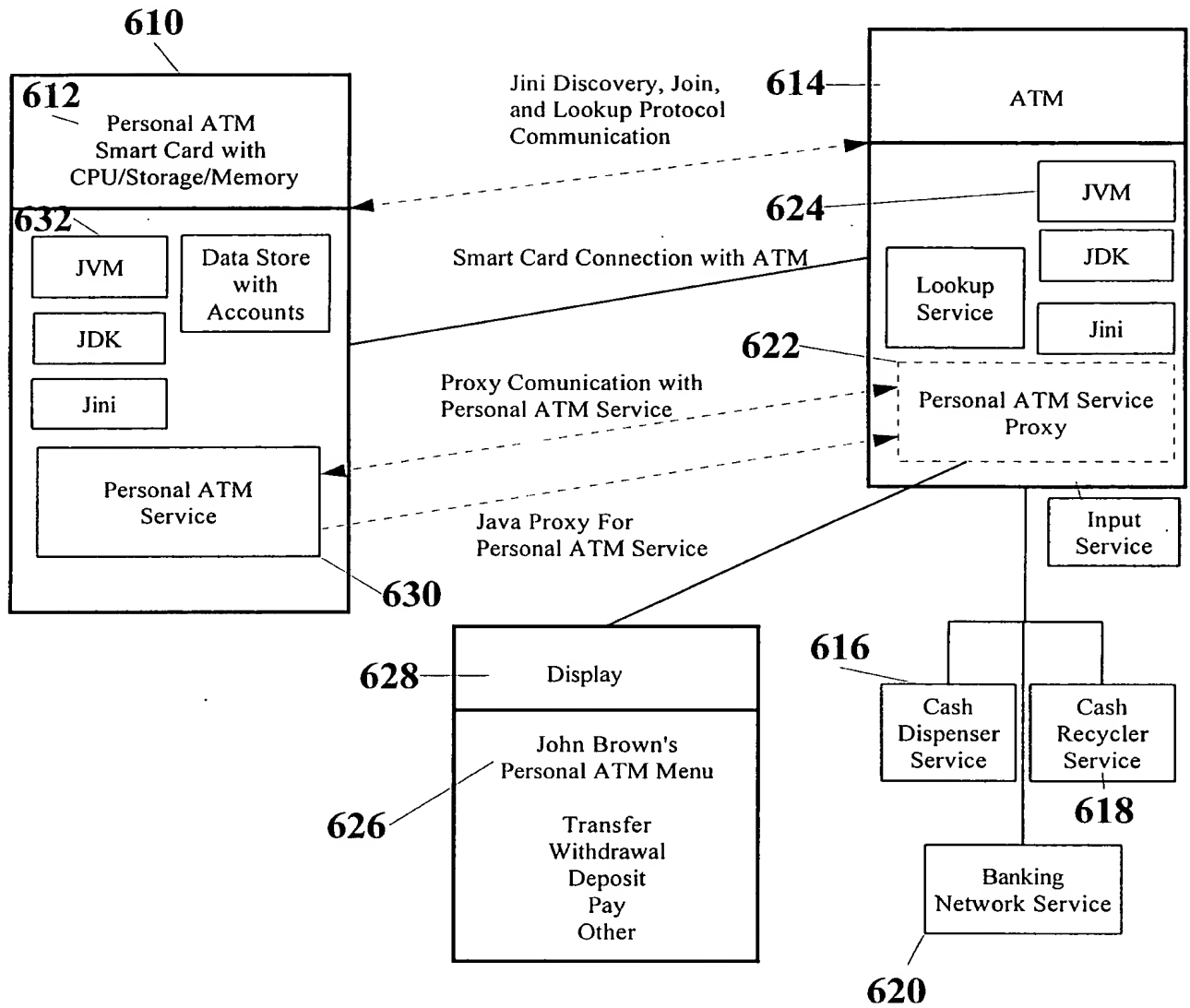


FIG. 19

```

graph TD
    700[Personal ATM Computer is turned on by User] --> 702[Personal ATM Service is Started either Automatically or by User]
    702 --> 704[Personal ATM Displays Login Screen]
    704 --> 706[User Enters Password]
    706 --> 708{Password Valid?}
    708 -- No --> 704
    708 -- Yes --> 710[Personal ATM Service performs Jini Discover/Join on Network]
    710 --> 712[Personal ATM Service Performs Jini Lookup for ATM Services]
    712 --> 714[Personal ATM Service Displays Menu Items Responsive to Available ATM Jini Services]
    B((B)) --> 714
    714 --> 716[Personal ATM Service Waits for user to Select Menu Item]
    716 --> A((A))

```

FIG. 20

009120 16550560

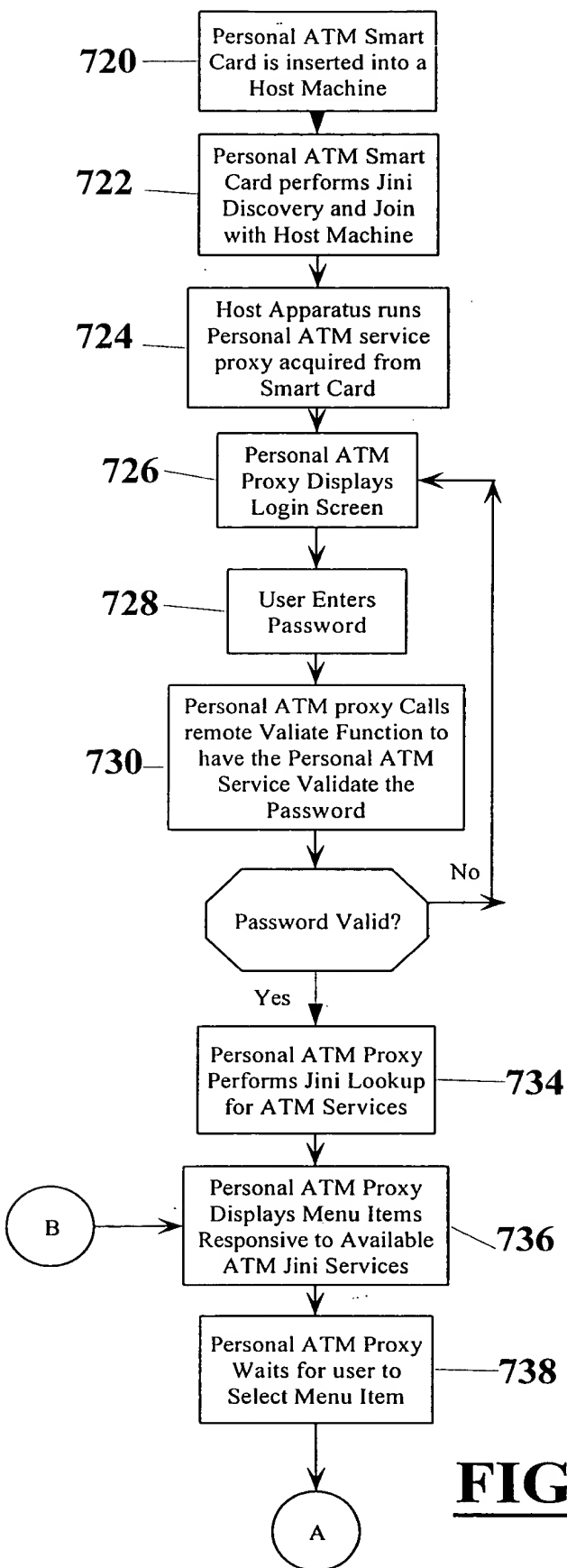


FIG. 21

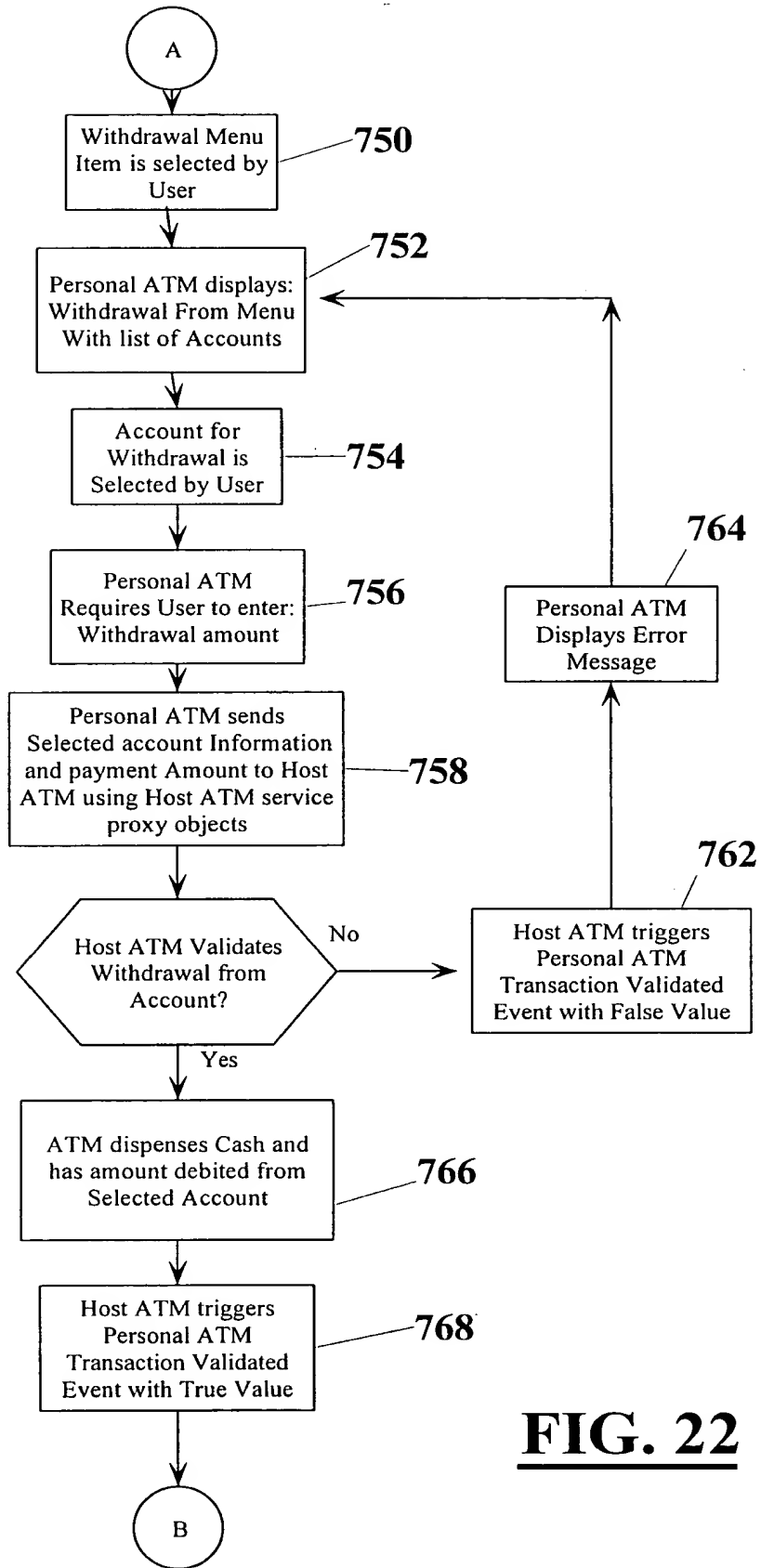
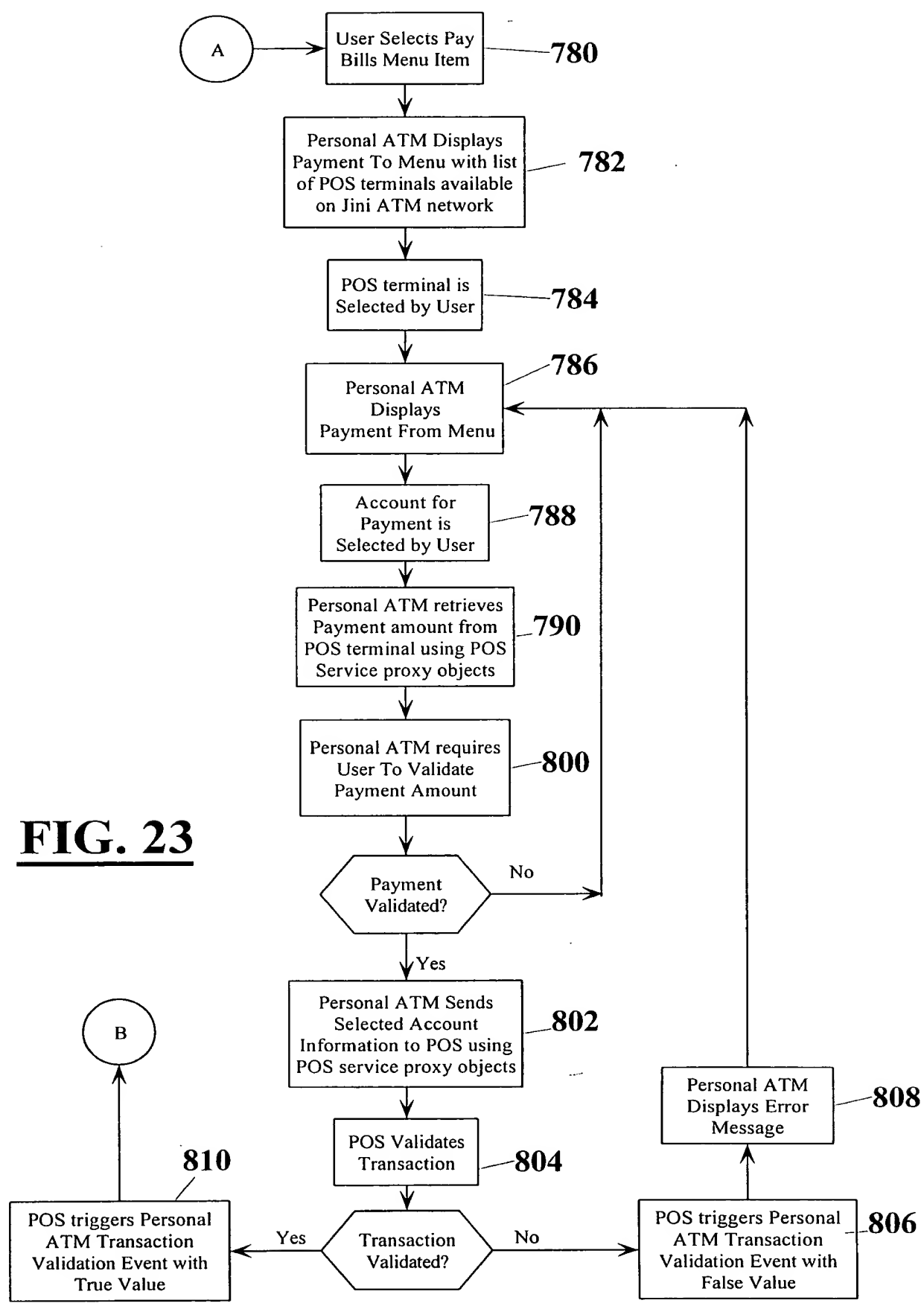


FIG. 22

005594-01600



009120-1650560

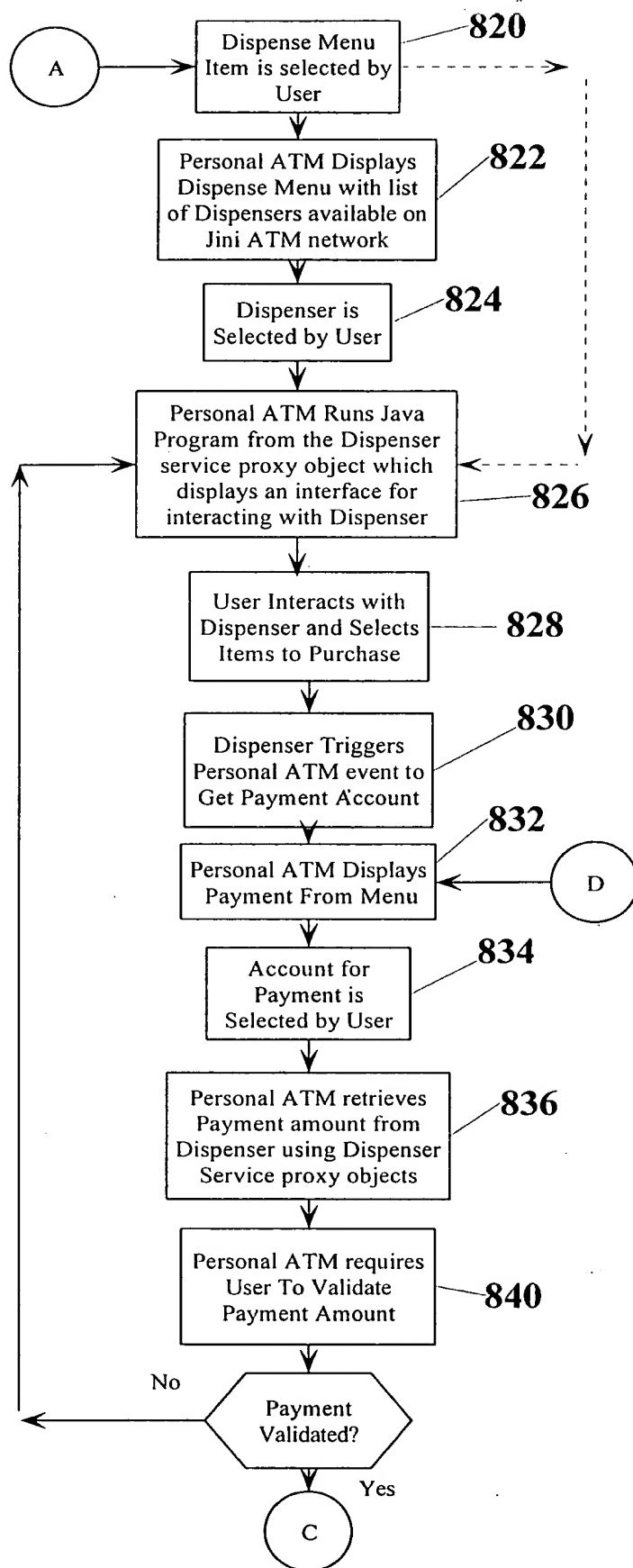


FIG. 24

009594-0150

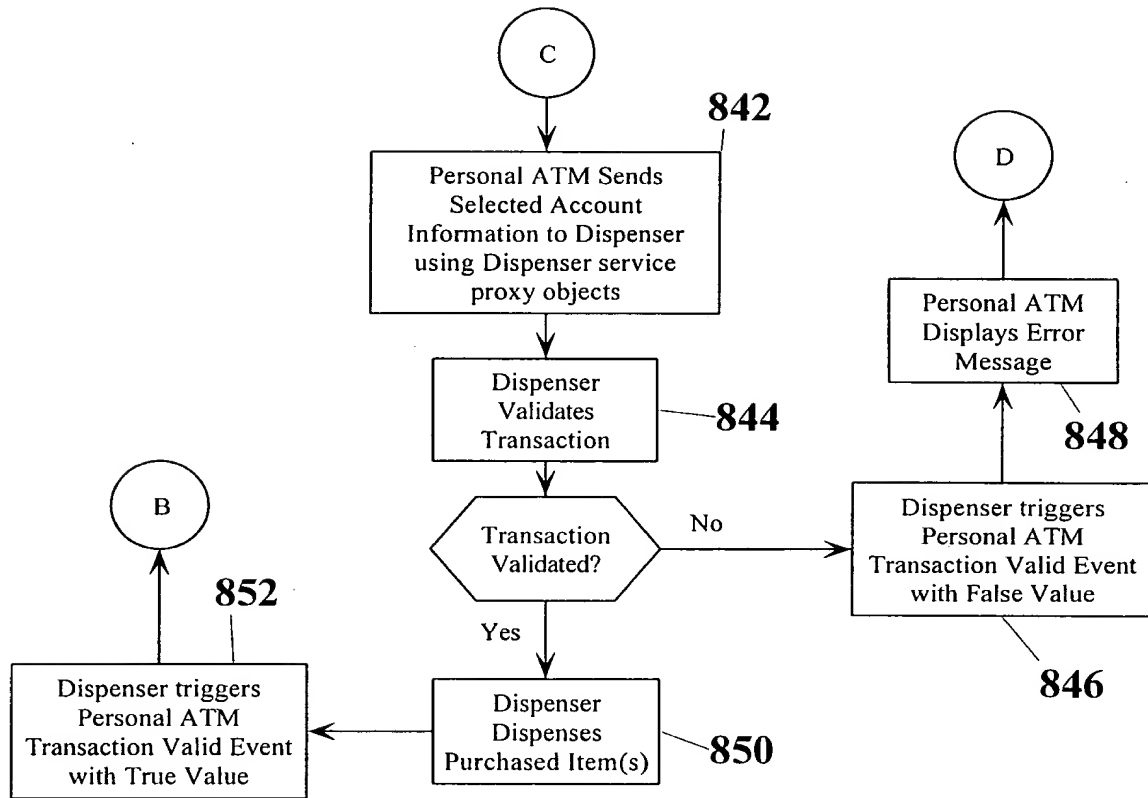


FIG. 25

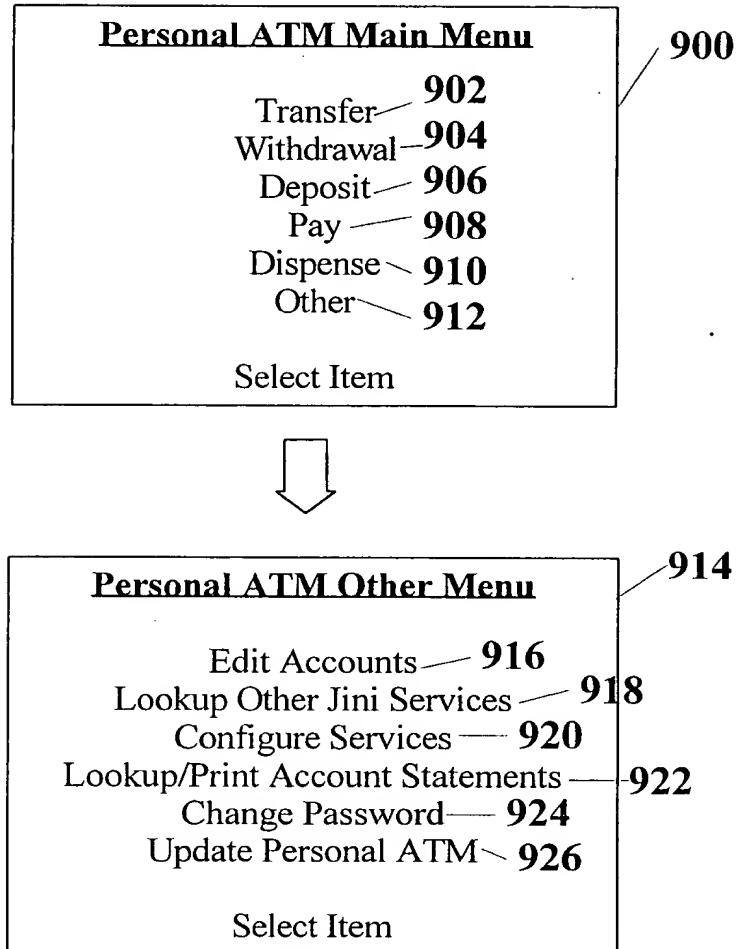


FIG. 26

00505594-021600

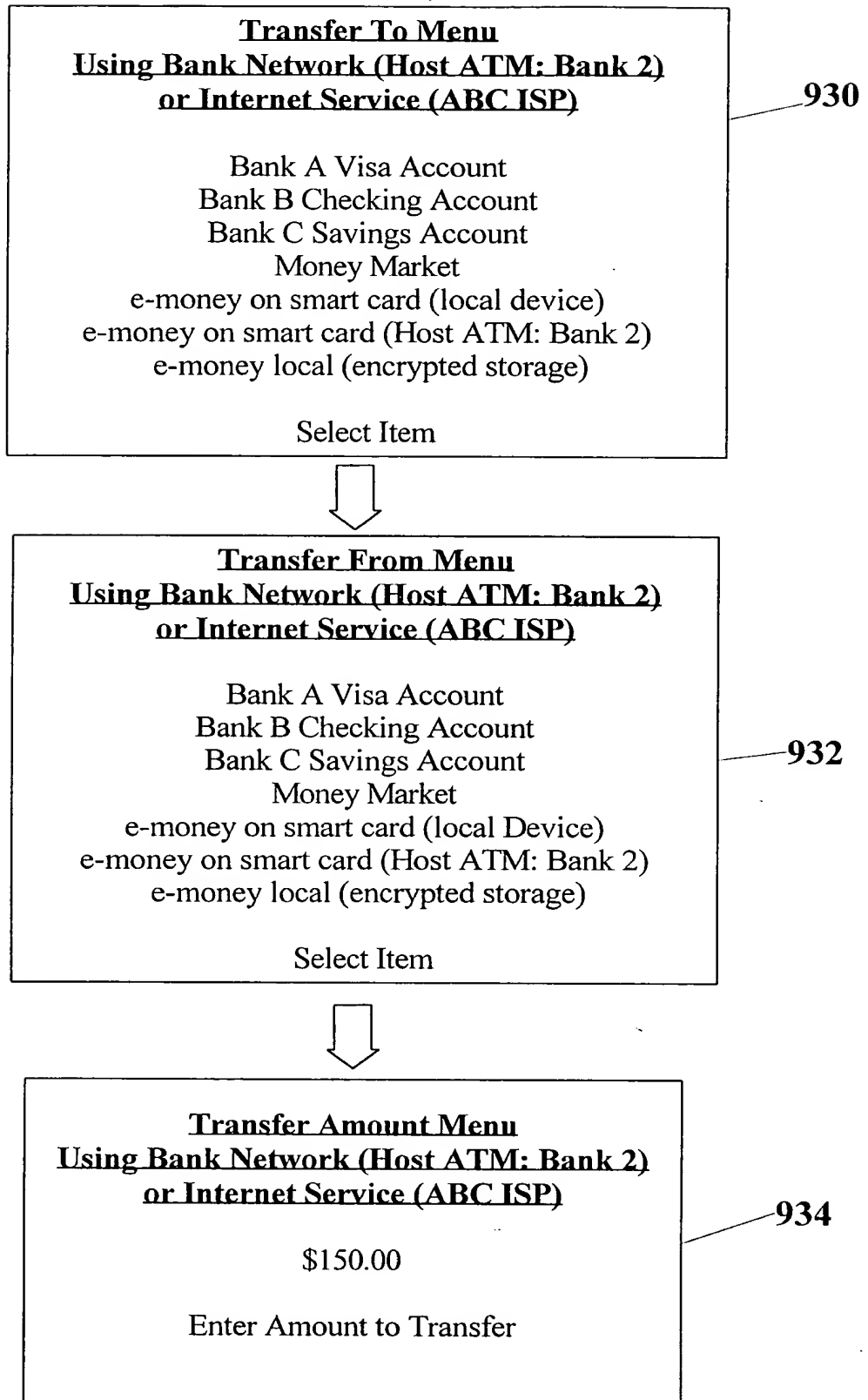


FIG. 27

009720-46550560

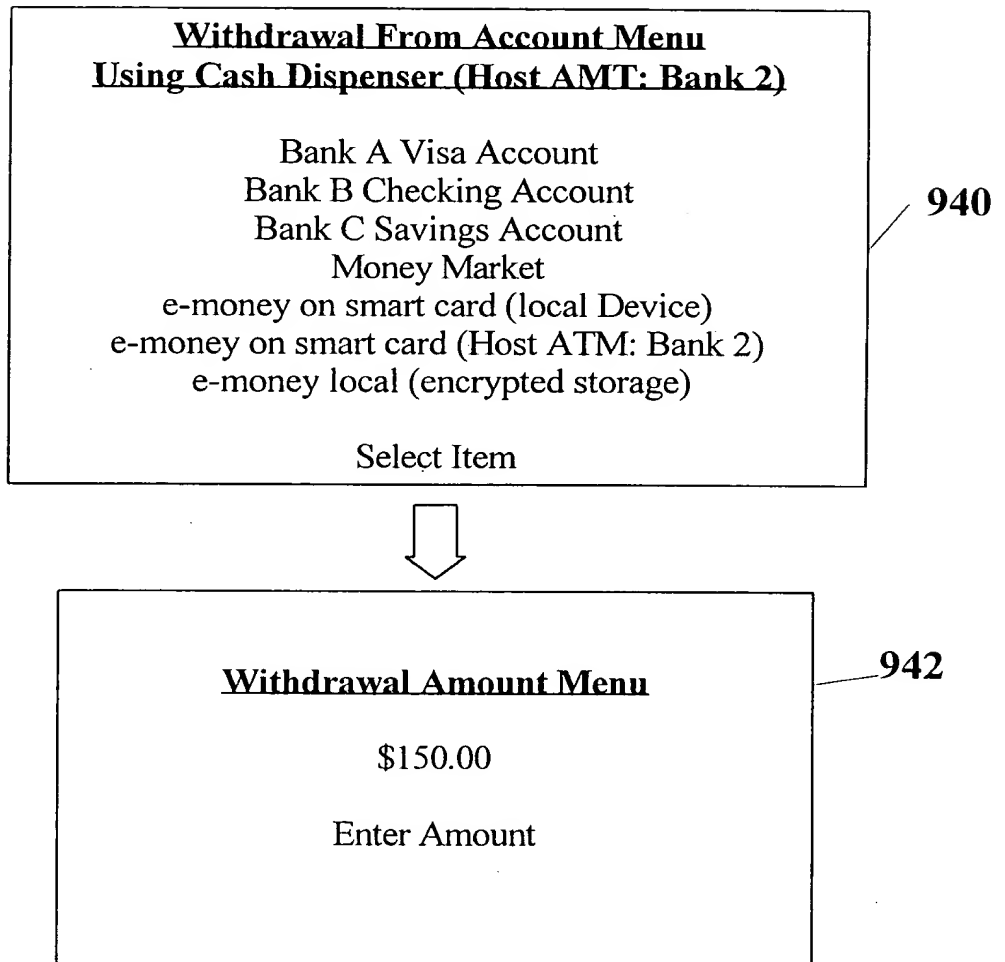


FIG. 28

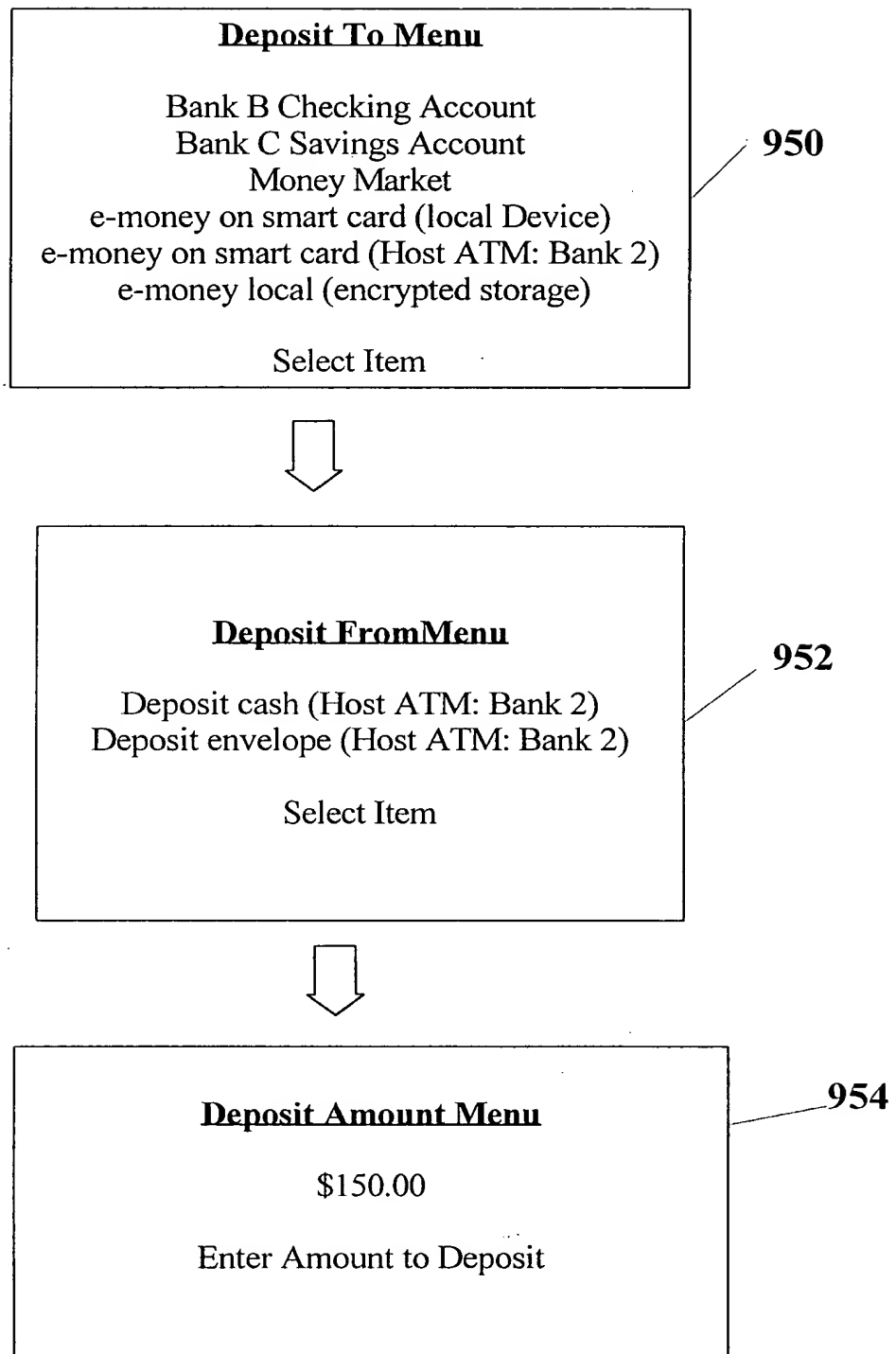


FIG. 29

009120-1650560

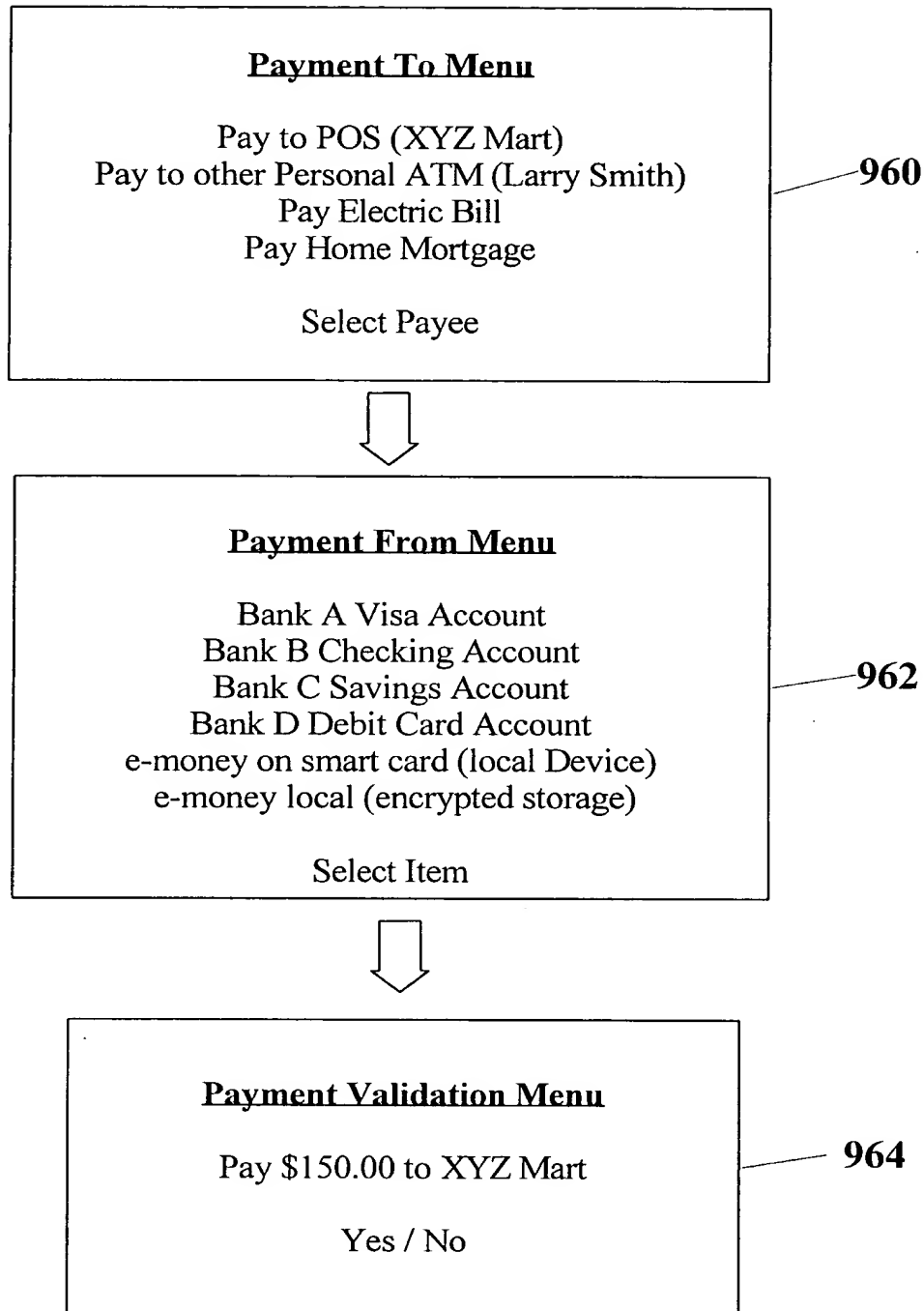


FIG. 30

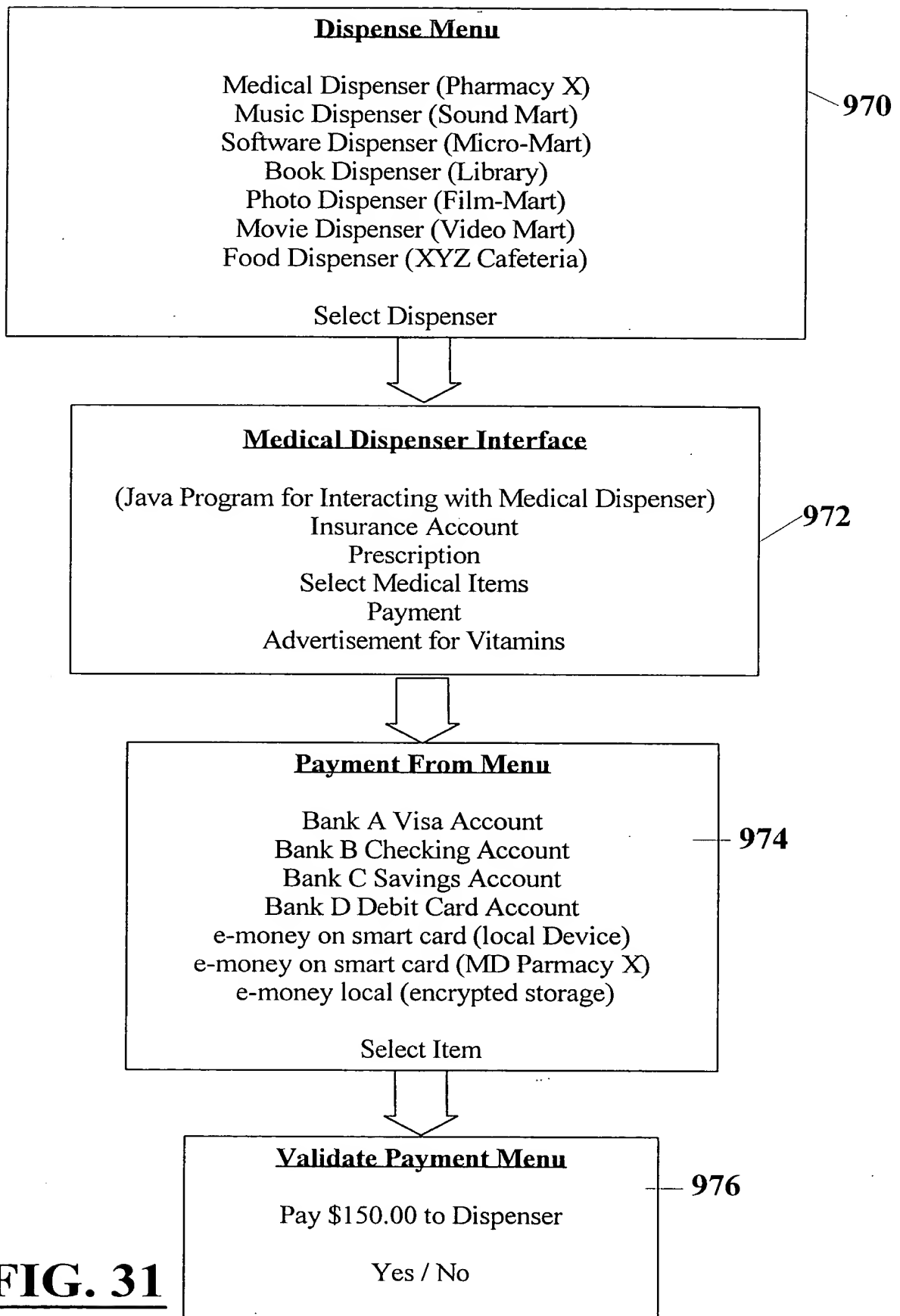


FIG. 31

980

982	984	986	988	990	912
Name	Type	Password/Pin	Account Number	EXP	Issuer ID
Bank A Visa Account	Charge	****	123-456-792	1/1/2004	11111111
Bank B Checking Account	Checking	****	123-456-791	1/1/2004	11111112
Bank C Savings Account	Savings	****	123-456-790	1/1/2004	11111113
Bank D Debit Card	Checking	****	123-456-789	1/1/2004	11111114
Money Market	Financial	****	123-456-788	1/1/2004	11111115
Gas Card	Charge	****	123-456-787	1/1/2004	11111116
Insurance Account	Insurance	****	123-456-786	1/1/2004	11111117
Doctors Perscription	Medical	****	123-456-785	1/1/2004	11111118
Local e-money storage	encrypted	****	123-456-784	1/1/2004	11111119
Electricity	payment	****	123-456-783	1/1/2004	11111120
Telephone	payment	****	123-456-782	1/1/2004	11111121
Mortgage	payment	****	123-456-781	1/1/2004	11111122
Car Loan	payment	****	123-456-780	1/1/2004	11111123
Add	Edit	Delete			

FIG. 32

009720" 16550560